

Information to identify the case:

Debtor 1	<u>Diya S. Brown</u>	Social Security number or ITIN	xxx-xx-4449
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-10770-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Diya S. Brown
aka Diya S. Callender Brown

3/8/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Diya S. Brown
 Debtor

Case No. 17-10770-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 54

Date Rcvd: Mar 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2019.

db
 516592627 +Diya S. Brown, 6321 Crocus Street, Mays Landing, NJ 08330-1107
 516592628 American Web Loans, 55 North 4th Street, Polica City, OK 74601
 516592630 +Atlantic Cape Comm. College, Ar Resources Inc, Po Box 1056, Blue Bell, PA 19422-0287
 +Atlantic County Improvement Authority, 5909 Main Street, 2nd Floor,
 Mays Landing, NJ 08330-1701
 516592631 +Atlantic Emergency Assoc, 6880 W Snowville Road Suite 210, Brecksville, OH 44141-3255
 516592636 +Carepoint Health, PO Box 824276, Philadelphia, PA 19182-4276
 516592637 +Children's Specialized Hospital, PO Box 15391, Newark, NJ 07192-5391
 516592638 +Claytons Self Storage, 4015 Ocean Heights Avenue, Egg Harbor Township, NJ 08234-7502
 516592640 +Diversified Adjustment, 600 Coon Rapids Blvd Nw, Coon Rapids, MN 55433-5549
 516592641 Emblem, PO Box 790399, St Louis, MO 63179-0399
 516592642 +Eos Cca, 700 Longwater Dr, Norwell, MA 02061-1624
 516592643 +FCRG, PO Box 130, Mantoloking, NJ 08738-0130
 516592644 Financial Recoveries, PO Box 1388, Mt Laurel, NJ 08054-7388
 516592649 +HSBC, PO Box 5203, Carol Stream, IL 60197-5203
 516592650 +Infectious Limited East PC, Linwood Commons Suite F-1, 2106 New Road,
 Linwood, NJ 08221-1053
 516812691 +Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco,
 Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 516592660 South Jersey Gas, PO Box 3121, Southeastern, PA 19398-3121
 516592661 Sprint, P.O. Box 660075, Dallas, TX 75266-0075
 516643900 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 516592648 +hidden pictures club, PO Box 6381, Harlan, IA 51593-1881

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Mar 09 2019 05:13:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 09 2019 00:39:49 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 09 2019 00:39:45 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: USDARHS.COM Mar 09 2019 05:13:00 USDA Rural Development, PO Box 790170,
 St. Louis, MO 63179-0170
 516592626 E-mail/Text: amscbankruptcy@adt.com Mar 09 2019 00:40:42 ADT Security Services,
 PO Box 650485, Dallas, TX 75265-0485
 516704242 +E-mail/Text: amscbankruptcy@adt.com Mar 09 2019 00:40:42 ADT Security Services, Inc.,
 3190 South Vaughn Way, Aurora, CO 80014-3512
 516592629 E-mail/Text: bankruptcy@pepcoholdings.com Mar 09 2019 00:39:22
 Atlantic City Electric Company, Pepco Holdings, Inc.,
 Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,
 Carneys Point, NJ 08069-3600
 516592632 E-mail/Text: nicole.watts@atlanticare.org Mar 09 2019 00:38:42
 Atlanticare Regional Medical Center, PO Box 786361, Philadelphia, PA 19178-6361
 516592633 +EDI: BANKAMER.COM Mar 09 2019 05:13:00 Bank of America,
 Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170, Simi Valley, CA 93062-5170
 516592634 +E-mail/Text: bankruptcy@cavps.com Mar 09 2019 00:40:11 Calvalry Portfolio, PO Box 27288,
 Tempe, AZ 85285-7288
 516592635 +EDI: CAPITALONE.COM Mar 09 2019 05:13:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 516648767 +E-mail/Text: bankruptcy@cavps.com Mar 09 2019 00:40:11 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 516592639 E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Mar 09 2019 00:40:27
 Comcast Cable, PO Box 840, Newark, NJ 07101-0840
 516592645 +EDI: BLUESTEM Mar 09 2019 05:13:00 Fingerhut, 6250 Ridgewood Rd,
 Saint Cloud, MN 56303-0820
 516592646 +E-mail/Text: bankruptcy@fnbinc.com Mar 09 2019 00:38:37
 First National Collection Bureau Inc., 610 Waltham Way, Sparks, NV 89437-6695
 516592647 +E-mail/Text: bky@martonelaw.com Mar 09 2019 00:38:45 Frank Martone, PC, 1455 Broad Street,
 Bloomfield, NJ 07003-3068
 516592651 EDI: JEFFERSONCAP.COM Mar 09 2019 05:13:00 Jefferson Capital Syst, 16 Mcleland Rd,
 Saint Cloud, MN 56303
 516802343 EDI: JEFFERSONCAP.COM Mar 09 2019 05:13:00 Jefferson Capital Systems LLC, PO Box 7999,
 Saint Cloud Mn 56302-9617
 516592652 +EDI: CBS7AVE Mar 09 2019 05:13:00 Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
 516673376 +EDI: CBS7AVE Mar 09 2019 05:13:00 Midnight Velvet, c/o Creditors Bankruptcy Service,
 P.O. Box 800849, Dallas, TX 75380-0849
 516592654 E-mail/Text: bankruptcydepartment@tsico.com Mar 09 2019 00:40:36 NCO Financial Systems,
 PO Box 15740, Wilmington, DE 19850-5740
 516592653 +E-mail/Text: bankruptcydepartment@tsico.com Mar 09 2019 00:40:36 NCO Financial Systems,
 PO Box 15630, Dept 02, Wilmington, DE 19850-5630
 516592655 E-mail/Text: ebn@nemours.org Mar 09 2019 00:39:43 Nemours Childrens Clinic, PO Box 530253,
 Atlanta, GA 30353-0253

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 54

Date Rcvd: Mar 08, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516820151 EDI: PRA.COM Mar 09 2019 05:13:00 Portfolio Recovery Associates, LLC,
C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
516592656 +E-mail/Text: ebn@vativrecovery.com Mar 09 2019 00:39:24 Palisades Collection L,
210 Sylvan Ave, Englewood Clif, NJ 07632-2510
516592657 +EDI: RESURGENT.COM Mar 09 2019 05:13:00 Pinnacle Credit Servic, PO Box 640,
Hopkins, MN 55343-0640
516819426 EDI: Q3G.COM Mar 09 2019 05:13:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
516592658 +EDI: RMCB.COM Mar 09 2019 05:13:00 Retrieval-Masters Creditors Bureau, Inc.,
2269 S. Saw Mill Road, Bldg 3, Elmsford, NY 10523-3848
516592659 +EDI: CBS7AVE Mar 09 2019 05:13:00 Seventh Avenue, Seventh Avenue, Inc, 1112 7th Ave,
Monroe, WI 53566-1364
516673375 +EDI: CBS7AVE Mar 09 2019 05:13:00 Seventh Avenue, c/o Creditors Bankruptcy Service,
P.O. Box 800849, Dallas, TX 75380-0849
516592662 EDI: TFSR.COM Mar 09 2019 05:13:00 Toyota Motor Credit Co, Toyota Financial Services,
Po Box 8026, Cedar Rapids, IA 52408
516592663 +E-mail/Text: bankruptcydepartment@tsico.com Mar 09 2019 00:40:36 Transworld Sys Inc,
PO Box 15630, Wilmington, DE 19850-5630
516592664 +EDI: USDARHS.COM Mar 09 2019 05:13:00 Usda Rural Development, P O Box 66879,
St Louis, MO 63166-6879
516592665 +EDI: VERIZONCOMB.COM Mar 09 2019 05:13:00 Verizon, 500 Technology Dr Ste 30,
Weldon Spring, MO 63304-2225

TOTAL: 34

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
517927478* Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42,
5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
516592625 ##+Accounts Receivable Mg, PO Box 129, Thorofare, NJ 08086-0129

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2019 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
bthomas@ecf.epiqsystems.com
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
Christian Del Toro on behalf of Creditor USDA Rural Development cdeltoro@martonelaw.com,
bky@martonelaw.com
Denise E. Carlson on behalf of Creditor Toyota Motor Credit Corporation
dcarlson@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joseph J. Rogers on behalf of Debtor Diya S. Brown jjresq@comcast.net, jjrogers0507@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7